

IN THE SPECIFICATION:

Please amend the specification as follows:

Please amend the title to read:

--CREDIT SYSTEM FEATURING APPORTIONED CREDIT LINES--.

No new matter has been added.

IN THE CLAIMS:

Please cancel claims 7 through 9 without prejudice.

Please amend claims 1 through 6 as follows:

CLEAN VERSION OF THE AMENDED CLAIMS

1. A credit card system comprising an apportioned credit line, a dollar amount of said credit line being apportionable to specific classes of transactions, and further wherein said apportioned credit line is identical among all credit cards associated with said apportioned credit line.

2. A credit card system according to claim 1, wherein one of said classes of transactions is telephone transactions.

3. A credit card system according to claim 1, wherein one of said classes of transactions is Internet transactions.

4. A credit card system comprising an apportioned credit line, a dollar amount of said credit line being apportionable to specific vendors, and further wherein said apportioned credit line is identical among all credit cards associated with said apportioned credit line.

5. A credit card system according to claim 4, wherein at least one of said specific vendors sells via telephone.

6. A credit card system according to claim 4, wherein at least one of said vendor sells via the Internet.
